

In re:
Richard Kalman
Debtor

Case No. 22-10648-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Aug 17, 2023

User: admin
Form ID: pdf900

Page 1 of 4
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2023:

Recip ID	Recipient Name and Address
db	+ Richard Kalman, 1904 First Street, Langhorne, PA 19047-1738
14688340	+ Bucks County Water and Sewer Authority, 1275 Almshouse Road, Warrington, PA 18976-1209
14678307	+ PENNYMAC LOAN SERVICES, LLC, C/O Rebecca Solarz Esq., KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14689192	+ PNC BANK, NATIONAL ASSOCIATION, C/O Rebecca Solarz, Esq., KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14676557	+ loanDepot, Attn: Bankruptcy, Po Box 250009, Plano, TX 75025-0009

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Aug 17 2023 23:37:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 17 2023 23:42:14	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14677466	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 17 2023 23:42:30	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14679637	Email/PDF: bncnotices@becket-lee.com	Aug 17 2023 23:42:36	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14676549	+ Email/PDF: bncnotices@becket-lee.com	Aug 17 2023 23:42:06	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14676550	+ Email/PDF: bncnotices@becket-lee.com	Aug 17 2023 23:42:03	Amex, P.o. Box 981537, El Paso, TX 79998-1537
14676554	Email/Text: bankruptcy@cunj.org	Aug 17 2023 23:37:00	Credit Union of New Jersey, 1035 Parkway Av, Trenton, NJ 08618
14683710	Email/Text: bankruptcy@cunj.org	Aug 17 2023 23:37:00	Credit Union of New Jersey, 1301 Parkway Avenue, Ewing, NJ 08626
14676553	Email/Text: bankruptcy@cunj.org	Aug 17 2023 23:37:00	Credit Union of New Jersey, Attn: Bankruptcy, Po Box 7921, Ewing, NJ 08628
14676552	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 17 2023 23:42:36	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
14676551	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 17 2023 23:42:15	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
14676556	+ Email/Text: mrdiscen@discover.com	Aug 17 2023 23:37:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
14676555	+ Email/Text: mrdiscen@discover.com		

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		Aug 17 2023 23:37:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14730396	+ Email/Text: sbse.cio.bnc.mail@irs.gov		
		Aug 17 2023 23:37:00	Internal Revenue Service, P O BOX 7346, Philadelphia PA 19101-7346
14677413	Email/PDF: resurgentbknotifications@resurgent.com		
		Aug 17 2023 23:42:13	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14676559	+ Email/Text: bankruptcy@marinerfinance.com		
		Aug 17 2023 23:37:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
14676560	+ Email/Text: bankruptcy@marinerfinance.com		
		Aug 17 2023 23:37:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
14688119	+ Email/Text: bankruptcydpt@mcmcg.com		
		Aug 17 2023 23:37:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14684643	+ Email/Text: bankruptcygroup@peco-energy.com		
		Aug 17 2023 23:37:00	PECO Energy Company, 2301 Market Street, 04 NW, Philadelphia, PA 19103-1380
14681718	Email/Text: Bankruptcy.Notices@pnc.com		
		Aug 17 2023 23:37:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
14681063	Email/Text: Bankruptcy.Notices@pnc.com		
		Aug 17 2023 23:37:00	PNC BANK, NATIONAL ASSOCIATION, P.O. BOX 94982, CLEVELAND, OH 44101
14676563	Email/Text: Bankruptcy.Notices@pnc.com		
		Aug 17 2023 23:37:00	Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
14676564	Email/Text: Bankruptcy.Notices@pnc.com		
		Aug 17 2023 23:37:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14676566	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Aug 17 2023 23:42:12	Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
14676565	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Aug 17 2023 23:42:03	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14687854	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Aug 17 2023 23:42:30	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14677288	+ Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Aug 17 2023 23:37:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
14676561	+ Email/PDF: ebnotices@pnmac.com		
		Aug 17 2023 23:42:04	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
14676562	+ Email/PDF: ebnotices@pnmac.com		
		Aug 17 2023 23:42:18	PennyMac Loan Services, LLC, Po Box 514387, Los Angeles, CA 90051-4387
14685023	+ Email/PDF: ebnotices@pnmac.com		
		Aug 17 2023 23:42:04	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
14683290	Email/Text: bnc-quantum@quantum3group.com		
		Aug 17 2023 23:37:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14679534	Email/Text: bnc-quantum@quantum3group.com		
		Aug 17 2023 23:37:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
14676567	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Aug 17 2023 23:42:00	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14676568	Email/PDF: resurgentbknotifications@resurgent.com		
		Aug 17 2023 23:42:13	Resurgent Capital Services, C/o Resurgent Capital Services, Greenville, SC 29602
14706805	^ MEBN		
		Aug 17 2023 23:28:29	Rushmore Loan Management Services LLC, c/o Lauren M. Moyer, Esq., 1325 Franklin Avenue, Suite 160, Garden City NY 11530-1631
14676782	+ Email/PDF: gecsedl@recoverycorp.com		
		Aug 17 2023 23:42:17	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

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14676570	+ Email/PDF: gecsedl@recoverycorp.com	Aug 17 2023 23:42:31	Synchrony/PayPal Credit, Po Box 965005, Orlando, FL 32896-5005
14676569	+ Email/PDF: gecsedl@recoverycorp.com	Aug 17 2023 23:42:13	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14676571	^ MEBN	Aug 17 2023 23:28:23	Velocity Investments, Llc, Attn: Bankruptcy, 1800 Route 34n, Suite 305, Wall, NJ 07719-9146
14676572	^ MEBN	Aug 17 2023 23:28:24	Velocity Investments, Llc, 1800 Route 34 N, Wall, NJ 07719-9168
14690457	+ Email/PDF: ebn_ais@aisinfo.com	Aug 17 2023 23:42:03	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14676558	+ Email/Text: bknotification@loandepot.com	Aug 17 2023 23:37:00	loanDepot, 26642 Towne Center Dr, Foothill Ranch, CA 92610-2808

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*P++	CREDIT UNION OF NEW JERSEY, 1301 PARKWAY AVE, EWING NJ 08628-3010, address filed with court:, Credit Union of New Jersey, 1301 Parkway Avenue, Ewing, NJ 08628

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 19, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MARK A. CRONIN	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com

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MICHAEL PATRICK FARRINGTON

on behalf of Creditor PENNYMAC LOAN SERVICES LLC mfarrington@kmlawgroup.com

PAUL H. YOUNG

on behalf of Debtor Richard Kalman support@ymalaw.com
ykaecf@gmail.com,paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com,tkennedy@ymalaw.com
,lesliebrown.paralegal@gmail.com,cmccullough@ymalaw.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM B. CALLAHAN

on behalf of Creditor Credit Union of New Jersey bill@billcallahanlaw.com

TOTAL: 10

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UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:
RICHARD KALMAN

Chapter 13

Debtor

Bankruptcy No. 22-10648-MDC

ORDER

AND NOW, upon consideration of the Motion to Dismiss Case filed by Kenneth E. West, Standing Trustee, and after notice and hearing, it is hereby **ORDERED** that this case is **DISMISSED** and that any wage orders previously entered are **VACATED**.

IT IS FURTHER ORDERED if the case has been confirmed and the Trustee is holding funds, any undisbursed funds held by the Chapter 13 Trustee from payments made on account of the Debtor(s)' plan shall be refunded to the Debtor(s) unless a party in interest files a Motion for Alternative Disbursement within 21 days of the entry of this Order.

Date 08/17/2023



Chief Judge Honorable Magdelaine D. Coleman